

Facts & Information

August 1999

Prepaid Calling Cards

Background

Prepaid Calling Services are telecommunications services, such as long-distance calling, that you pay for in advance. The most common and popular of these services is the prepaid calling card which is usually the size of a credit card, can be purchased from stores or vending machines and allows you to make long-distance calls from virtually any telephone.

To use the card or other prepaid calling services, customers may have to enter an access number or authorization code when a call is placed. Each time a call is placed, charges are deducted from the prepaid balance on the customer's account.

Information to consider when buying a prepaid calling card

You should ensure the following information is either posted at the point of sale or included as a part of the packaging:

- The company's name.
- The toll-free number(s) used to reach the company's business and technical assistance office.
- A toll-free number, if needed, to access the company's service.
- If an authorization or access code is required to place calls, either the code or the toll free number a consumer calls to obtain the code.
- The expiration date if one exists.
- The maximum charge per minute or unit for calls made within the state of Washington as well as to other states in the country.
- Any additional surcharges, fees or taxes.
- The procedure for extending the card's time if possible.

You should also consult the checklist provided on the last page.



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Main: (360)664-1160
Toll Free: 800-562-6150
TTY: (360)586-8203

Web site: www.wutc.wa.gov
Email: info@wutc.wa.gov

All UTC publications are
available in alternate formats.
Call (360)664-1133.

Verify the company is registered with the UTC

All companies offering telephone services in Washington are required to be registered.

This requirement ensures consumers have some recourse in the event of a problem with their service. This is particularly important when dealing with companies that accept your money in advance of providing you with service. Should you have any problems in receiving the service you pay for, the UTC will be able to assist you more easily if the company is registered. You can verify a registration by calling the UTC Consumer Affairs line at 1-800-562-6150.

How to determine how much time remains on the card

Companies are required to make an announcement at the beginning of each call indicating the time remaining on the prepaid account or prepaid calling card.

What happens when time runs out

When the time on your card has been used up, any call in progress will be terminated. Companies are required to announce to the user one minute before the account is depleted to allow time to wrap up the conversation before being disconnected.

Contacting the company

Companies providing prepaid calling cards are required to print the company's technical assistance and business office numbers on their cards. Card companies must provide technical assistance at all hours. Business offices must be available during normal business hours.

What to do if the card quits on you before you expected

Call the business office number. The company is required to provide you call detail which identifies when and where calls were placed, what numbers were called, the length of the calls and how much was deducted for each call. You also have a right to ask for this detail in writing. Companies may ask you questions to verify you are the actual user of the account before providing call detail.

Standards of service

Companies are required to maintain a 98 percent level for call completion, which means that 98 out of 100 calls must complete to the called number. Companies are also required to meet the 98 percent level for calls placed to their business office and technical assistance numbers.

Refund policies

A prepaid calling card company must provide you with its refund policies. If a company fails to meet the technical standards relating to call completion or if the company bills you at rates that are higher than those outlined in the presale document, you may request either a refund or replacement service.

Handling Disputes

First, you should ask to speak to a supervisor. If after talking to the supervisor, or if the company representative refuses to refer you to a supervisor, you have a right to contact the Washington Utilities and Transportation Commission. In fact, if a supervisor is aware that you are still dissatisfied they are required to provide you information on contacting the UTC. If you are still not satisfied, call the UTC Consumer Affairs line at 1-800-562-6150.

Prepaid calling card checklist

- ☐ Is the company selling the calling card registered in Washington?
- ☐ How much am I paying for a minute of talk time? If the card is for a number of units, does the company define a unit as one minute or some other measure of time?
- ☐ Will I be billed for anything other than the time I spend talking? Are there any additional taxes or surcharges?
- ☐ Am I familiar with the card? If not, buy only small dollar amount cards until I am sure the service meets my needs.
- ☐ Will the card expire, and if so, when?
- ☐ Can the card be used for international as well as domestic calls?
- ☐ Does the company's access number work from the area the card will be used? Will a card purchased in Washington work where I plan to use it, for example from pay phones in New York City or Canada?
- ☐ Is the toll-free telephone number that I will need to call if there are any problems or questions printed on the card?